

SEPTEMBER 30, 2015

RULES COMMITTEE PRINT 114-28
TEXT OF H.R. 3192, HOMEBUYERS ASSISTANCE
ACT

**[Showing the text as ordered reported by the Committee on
Financial Services.]**

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Homebuyers Assist-
3 ance Act”.

4 **SEC. 2. ENFORCEMENT SAFE HARBOR.**

5 The integrated disclosure requirements for mortgage
6 loan transactions under section 4(a) of the Real Estate
7 Settlement Procedures Act of 1974 (12 U.S.C. 2603(a)),
8 section 105(b) of the Truth in Lending Act (15 U.S.C.
9 1604(b)), and regulations issued under such sections may
10 not be enforced against any person until February 1,
11 2016, and no suit may be filed against any person for a
12 violation of such requirements occurring before such date,
13 so long as such person has made a good faith effort to
14 comply with such requirements.

